

October 3, 2003
PUBLIC NOTICE # 2003-40

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/docs/FS-RateFiling.htm>. In addition, listings of file approvals may be viewed at <http://www.insurance.ca.gov/docs/FS-RateFiling.htm>.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance

Public Notice Filing

03-Oct-03

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-6365	0626	ACE AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6378	0626	ACE AMERICAN INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	WEATHER	0.00%
03-6366	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6367	0626	ACE INDEMNITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6368	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6456	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	BURGLARY & THEFT	RATE	NONE	
03-6354	0212	AMERICAN GUARANTEE & LIABILITY INS. C	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6355	0212	AMERICAN ZURICH INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6356	0212	ASSURANCE CO. OF AMERICA	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6469	1330	BALBOA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	EZ HOMEOWNERS	
03-6369	0626	BANKERS STANDARD INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6470	0024	CENTENNIAL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
03-6432	0000	CENTURY-NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	MOBILE HOMEOWNERS	5.50%
03-6444	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-6446	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-6448	0323	CIVIL SVC EMPLOYEES INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-6458	0218	CONTINENTAL CASUALTY CO.	COMM	BURGLARY & THEFT	RATE	NONE	
03-6472	0218	CONTINENTAL CASUALTY CO.	COMM	MEDICAL MALPRACTICE	RATE	PROF. LIAB. - NATIONAL DENTAL	91.30%
03-6445	0323	CSE SAFEGUARD INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
03-6405	0008	DEERBROOK INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	LIMITED	
03-6406	0008	DEERBROOK INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
03-6349	0164	DISCOVER PROPERTY & CASUALTY INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
03-6390	0057	ELECTRIC INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
03-6391	0057	ELECTRIC INS. CO.	PERS	OTHER LIABILITY	RULE CHANGE	NONE	
03-6392	0057	ELECTRIC INS. CO.	PERS	FIRE	RULE CHANGE	NONE	
03-6393	0057	ELECTRIC INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6394	0057	ELECTRIC INS. CO.	PERS	MISCELLANEOUS	RULE CHANGE	NONE	
03-6357	0212	FIDELITY & DEPOSIT CO. OF MARYLAND	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6386	0761	FIREMAN'S FUND INS. CO.	COMM	FARMOWNERS MULTI-PERIL	NEW PROGRAM	PISTACHIO	0.00%
03-6385	0070	FIRST AMERICAN PROPERTY & CASUALTY I	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	HOMEOWNERS (HO3)	19.60%
03-6335	0098	GREAT DIVIDE INS. CO.	COMM	FIRE	RATE	NONE	-1.10%
03-6410	0098	GREAT DIVIDE INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	0.80%
03-6388	1285	GREENWICH INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6338	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6337	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	LUMBRELLA/EXCESS	
03-6339	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6340	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6341	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6342	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6387	0300	HORACE MANN INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6475	0300	HORACE MANN PROPERTY & CASUALTY INS	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	12.30%
03-6476	0300	HORACE MANN PROPERTY & CASUALTY INS	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	24.20%
03-6370	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6371	0626	INS. CO. OF NORTH AMERICA	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6353		INS. SVCS OFFICE, INC.	COMM	FIDELITY	MANUAL	RETROSPECTIVE RATING PLAN	
03-6379		INS. SVCS OFFICE, INC.	COMM	BURGLARY & THEFT	MANUAL	RETROSPECTIVE RATING PLAN	
03-6381		INS. SVCS OFFICE, INC.	COMM	AUTO LIAB/PHYS DAMAGE	MANUAL	RETROSPECTIVE RATING PLAN	
03-6411	0000	LUMBERMEN'S UNDERWRITING A	COMM	INLAND MARINE	NEW PROGRAM	NONE	0.00%
03-6435	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-6447	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210 - CERTIFIED	
03-6464	0767	MANUFACTURERS ALLIANCE INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210 - CERTIFIED	
03-6398	0785	MARKEL AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6400	0785	MARKEL AMERICAN INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6402	0785	MARKEL AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-6426	0785	MARKEL AMERICAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-6430	0785	MARKEL AMERICAN INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	
03-6453	0785	MARKEL AMERICAN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6399	0785	MARKEL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6401	0785	MARKEL INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6403	0785	MARKEL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-6429	0785	MARKEL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HR3210-CERTIFIED	
03-6434	0785	MARKEL INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	
03-6449	0785	MARKEL INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-NON CERTIFIED	
03-6451	0785	MARKEL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-NON-CETIFIED	
03-6454	0785	MARKEL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6473	0785	MARKEL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6474	0785	MARKEL INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	HR3210 - CERTIFIED	0.00%
03-6358	0212	MARYLAND CASUALTY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6461	0350	MEDICAL PROTECTIVE CO. (THE)	COMM	MEDICAL MALPRACTICE	RULE CHANGE	ALLIED HEALTH CARE PROVIDERS, COI	0.00%
03-6459	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	BURGLARY & THEFT	RATE	NONE	
03-6363	2558	NIPPONKOA INS. CO., LIMITED	COMM	INLAND MARINE	FORMS	NONE	
03-6375	2558	NIPPONKOA INS. CO., LIMITED	COMM	INLAND MARINE	RULE CHANGE	IM PAK	
03-6359	0212	NORTHERN INS. CO. OF NEW YORK	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	

California Department of Insurance

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-6438	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-6452	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210 - CERTIFIED	
03-6457	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	
03-6465	0767	PA MANUFACTURERS' ASSOCIATION INS. CC	COMM	INLAND MARINE	RULE CHANGE	HR3210 - CERTIFIED	
03-6439	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	FIRE	RULE CHANGE	HR3210 - CERTIFIED	
03-6455	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210 - CERTIFIED	
03-6466	0767	PA MANUFACTURERS INDEMNITY CO.	COMM	INLAND MARINE	RULE CHANGE	HR3210 - CERTIFIED	
03-6372	0626	PACIFIC EMPLOYERS INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6450	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PRIVATE CO. PROTECTION PLUS	0.00%
03-6343	0091	PROPERTY & CASUALTY INS. CO. OF HARTF	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6468	0140	SCOTTSDALE INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0.00%
03-6441	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	TECHNOLOGY PREMIER PROPERTY PRC	
03-6471	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	MULTI-PERIL	RATE	GIRL SCOUTS, USA	50.00%
03-6442	0164	ST. PAUL GUARDIAN INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	TECHNOLOGY PREMIER PROPERTY PRC	
03-6443	0164	ST. PAUL MERCURY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	TECHNOLOGY PREMIER PROPERTY PRC	
03-6395	0748	STAR INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
03-6440	0176	STATE FARM FIRE & CASUALTY CO.	COMM	FIDELITY	FORMS	NONE	
03-6437	0176	STATE FARM GENERAL INS. CO.	COMM	FIDELITY	FORMS	NONE	
03-6384	1331	STONINGTON INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0.00%
03-6413	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	BOILER & MACHINERY	FORMS	NONE	
03-6417	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
03-6418	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	FIRE	FORMS	NONE	
03-6421	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	INLAND MARINE	FORMS	NONE	
03-6422	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	MULTI-PERIL	FORMS	NONE	
03-6423	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	BURGLARY & THEFT	FORMS	NONE	
03-6425	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	FIDELITY	FORMS	NONE	
03-6433	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (T	COMM	OTHER LIABILITY	FORMS	NONE	
03-6460	0218	TRANSCONTINENTAL INS. CO.	COMM	BURGLARY & THEFT	RATE	NONE	
03-6462	0218	TRANSPORTATION INS. CO.	COMM	BURGLARY & THEFT	RATE	NONE	
03-6376	3321	TRAVELERS INDEMNITY CO. OF CONNECTIC	COMM	INLAND MARINE	RULE CHANGE	IM PAK	
03-6396	3321	TRAVELERS INDEMNITY CO. OF CONNECTIC	COMM	INLAND MARINE	FORMS	NONE	
03-6377	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (T	COMM	INLAND MARINE	RULE CHANGE	IM PAK	
03-6397	3321	TRAVELERS INDEMNITY CO. OF ILLINOIS (T	COMM	INLAND MARINE	FORMS	NONE	
03-6344	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
03-6360	0212	VALIANT INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6463	0218	VALLEY FORGE INS. CO.	COMM	BURGLARY & THEFT	RATE	NONE	
03-6467	0215	VALLEY INS. CO.	PERS	FIRE	RULE CHANGE	NONE	
03-6478	0215	VALLEY INS. CO.	COMM	FIDELITY	RATE & FORM	NONE	-4.90%
03-6479	0215	VALLEY INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	NONE	-0.10%
03-6373	0626	WESTCHESTER FIRE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
03-6389	1285	WINTERTHUR INTERNATIONAL AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
		INS. CO.					
03-6361	0212	ZURICH AMERICAN INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	
03-6362	0212	ZURICH AMERICAN INS. CO. OF ILLINOIS	COMM	BURGLARY & THEFT	RULE CHANGE	NONE	

116 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Add	03-6420	09/19/2003	Nationwide Assurance Company	Personal Auto Physical Damage	Symbols	Vehicle Experience Rating	
Incorrect	03-5523	08/15/2003	NipponKoa Insurance Company, Limited	Commercial Other Liability	Forms	Omni II	
Correct	03-5523	08/15/2003	NipponKoa Insurance Company, Limited	Commercial Other Liability	Rule Change	Omni II	
Incorrect	03-5533	08/15/2003	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	Forms	Omni II	
Correct	03-5533	08/15/2003	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	Rule Change	Omni II	
Incorrect	03-5534	08/15/2003	Travelers Indemnity Company of Illinois (The)	Commercial Other Liability	Forms	Omni II	
Correct	03-5534	08/15/2003	Travelers Indemnity Company of Illinois (The)	Commercial Other Liability	Rule Change	Omni II	